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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/242,357	04/19/2000	FERDINAND JAN ANTON RAADSEN	96.941	9969

7590 02/06/2002

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EXAMINER

FUREMAN, JARED

ART UNIT	PAPER NUMBER
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2876

DATE MAILED: 02/06/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/242,357

Applicant(s)

RAADSEN, FERDINAND JAN
ANTON

Examiner

Jared J. Fureman

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1 and 2 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1 and 2 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on ____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on ____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. ____.
3. ☒ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) ____.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). ____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: ____.

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DETAILED ACTION

Specification

1. This application does not contain an abstract of the disclosure as required by 37 CFR 1.72(b). An abstract on a separate sheet is required.
2. The disclosure is objected to because of the following informalities: The specification does not contain headings. Headings (such as: Background of the invention, Summary of the invention, Brief description of the drawings, Detailed description) should be added.

Appropriate correction is required.

Claim Objections

3. Claims 1 and 2 are objected to because of the following informalities:
Claim 1, line 5: "on it" should be replaced with --in said memory--, in order to clarify the claim.

Claim 2, line 2: "the" should be replaced with --a--, in order to avoid an appearance of a lack of proper antecedent basis for "the medium".

Appropriate correction is required.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

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5. Claim 1 is rejected under 35 U.S.C. 102(b) as being anticipated by Hara (US 4,797,542).

Hara teaches a transaction card (1) representing a certain monetary purchasing value which can be exchanged for an optional product or service comprising a card body with an integrated circuit having a memory (74) which can be read out electronically and programmed, storing the monetary value in the memory, in a way compatible with an existing electronic payment system characterized in that the product or service comprises a reservation for an event (an airline or train trip), in that an amount due for the event is deductible electronically from the monetary value by means of the integrated circuit and in that reservation information may be loaded in the memory (see figures 1, 2, 11, 12, column 1 lines 6-10, column 2 line 38 - column 3 line 2, column 4 lines 20-26, column 8 lines 21-41, and column 10 lines 25-33).

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claim 2 is rejected under 35 U.S.C. 103(a) as being unpatentable over Hara in view of Claus (US 5,461,217).

The teachings of Hara have been discussed above. Hara also teaches the integrated circuit comprising means (connection terminals 5) in order to co-operate by a medium of adequate peripheral equipment (a terminal) (see figures 2 and 11).

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Hara fails to teach a second card-shaped body with an electronic memory in which a certain monetary value is loaded in order to debit the value concerned.

Claus teaches a system including a transaction card (consumer smart card 107) having an integrated circuit representing a certain monetary purchasing value which can be exchanged for an optional product or service, the integrated circuit comprising means in order to co-operate by a medium of adequate peripheral equipment (smart card reader network 106) with a second card-shaped body (merchant smart card 105) with an electronic memory in which a certain monetary value is loaded in order to debit the value concerned (see figure 1, column 2 lines 34-57, column 4 line 24 - column 5 line 7).

In view of Claus' teachings, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the transaction card as taught by Hara, a second card-shaped body with an electronic memory in which a certain monetary value is loaded in order to debit the value concerned, in order to provide secure electronic transactions between consumers and merchants, and in order to allow merchants to take advantage of the benefits of using transaction cards.

Conclusion

8. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Forslund et al (US 6,250,557 B1), Pitroda (US 5,590,038), Oonakahara et al (US 5,285,055), Parienti (US 5,189,287), Tamada et al (US 5,148,543), Wright et al (US 4,900,903), Watabe et al (JP 2000-276615), Yura et al (JP

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7-271871), Motai (JP 1-291397) all teach transaction cards which store reservation data.

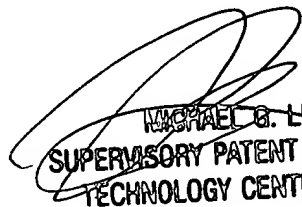
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jared J. Fureman whose telephone number is (703) 305-0424. The examiner can normally be reached on 7:00 am - 4:30 PM M-T, and every other Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on (703) 305-3503. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 308-7722 for regular communications and (703) 308-7722 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-0956.

Jjf
jjf

February 3, 2002


MICHAEL G. LEE
SUPERVISORY PATENT EXAMINER
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